IN THE CLAIMS:

Please amend the claims as indicated. A complete set of the claims is included below, as well as the current status of each claim. This listing of claims will replace all prior versions, and listings, of claims in the application.

Claim 1 (currently amended) A method for enabling a receiptless refund transaction using an electronic transaction receipt, the method comprising:

a. receiving, at a transaction station, first biometric data from a user;

b. receiving, at the transaction station, transaction information for a transaction item;

c. ~~locating, at a database, a user record associated with second biometric data previously registered by said user, said locating being based on a match of said first biometric data and said second biometric data; and~~

~~d.~~ storing said transaction information as an electronic transaction receipt ~~in association with said located user record~~, said storing being based on a match of said first biometric data and second biometric data previously registered in a database by said user;

d. receiving a request for a refund for said transaction item, said received request including third biometric data;

e. determining whether said third biometric data matches one of a plurality of authorizing biometric data in said database, wherein said plurality of authorizing biometric data represents registered biometric data for one or more users that are authorized to receive a refund for said transaction item; and

f. authorizing said refund request upon retrieval of said stored electronic transaction receipt, wherein said stored electronic transaction receipt is retrievable ~~in a subsequent refund transaction upon presentation of~~ if said third biometric data ~~from said user~~matches one of said plurality of authorizing biometric data, said refund transaction being completed using said electronic transaction receipt in place of a paper receipt.

Claim 2 (original) The method of claim 1, wherein said transaction information includes product code information.

Claim 3 (original) The method of claim 2, wherein said product code information is a universal product code information.

Claim 4 (original) The method of claim 2, wherein said product code information is one or more of a radio frequency identification signal, a product keyword, and a product department code.

Claim 5 (original) The method of claim 1, wherein said transaction information includes one or more of a transaction date, a transaction time, the location of a point of sale, payment information for the transaction, and the price of one or more items purchased in the transaction.

Claim 6 (original) The method of claim 1, wherein said transaction information includes a system operator identifier.

Claim 7 (previously presented) The method of claim 6, wherein said system operator identifier includes one or more of biometric data, a password, an identification code, and a device code associated with a device registered to the system operator.

Claim 8 (currently amended) The method of claim 6, ~~wherein said locating~~ further ~~comprises~~ comprising locating a user sub record associated with a specific system operator.

Claim 9 (previously presented) The method of claim 8, further comprising creating a user sub record if a sub record associated with a specific system operator is not located.

Claim 10 (original) The method of claim 8, further comprising storing one or more transaction station parameters in association with said sub-record.

Claim 11 (currently amended) The method of claim 1, further comprising receiving ~~a user~~ an identification code.

Claim 12 (previously presented) The method of claim 11, wherein said identification code is a user system identification code.

Claim 13 (original) The method of claim 11, wherein said identification code points to a group of one or more associated user records.

Claim 14 (original) The method of claim 13, wherein said user records are associated according to one or more of a business relationship, a familial relationship, and an acquaintance relationship.

Claim 15 (original) The method of claim 1, wherein said transaction station is at a point of sale.

Claim 16 (original) The method of claim 1, wherein the transaction station receives transaction information via one or more of a digital scan of a paper transaction receipt; an optical character recognition scan of a paper receipt; a bar code scan of a paper transaction receipt; a radio frequency identification device transmitter receipt; and a two dimensional bar code scan of a paper transaction receipt.

Claim 17 (currently amended) The method of claim 16, further comprising:
    a.   sending a request for additional transaction information to a second database;
    b.   receiving, from the second database, said requested additional transaction information; and

c.   storing said additional transaction information in association with ~~said~~ a user

record.

Claim 18 (original) The method of claim 17, wherein said additional transaction information

includes one or more of further transaction payment information, further item detail, and further

user information.

Claim 19 (original) The method of claim 1, further comprising sending, by the transaction

station, a transaction approval request.

Claim 20 (original) The method of claim 19, wherein said transaction approval request includes a

request for authorization of a financial transaction via a biometric authorization system.

Claim 21 (original) The method of claim 19, wherein said transaction approval request includes a

request for authorization of an age-restricted transaction via a biometric authorization system.

Claim 22 (original) The method of claim 19, wherein said transaction approval request includes a

request for authorization of an identity verification transaction via a biometric authorization

system.

Claim 23 (currently amended) A method in a transaction station for creating an electronic

transaction receipt, the method comprising:

    a.   receiving first user biometric data from a user;

    b.   receiving a user personal identification code;

    c.   sending said user personal identification code to a database;

    d.   receiving from said database second biometric data registered by said user that is

stored in association with a user record identified by said user personal identification code;

e.   comparing said second biometric data with said first biometric data; and

f.   if said comparison indicates a match, storing information related to a financial

transaction as an electronic transaction receipt ~~in association with said user record~~, wherein said

electronic transaction receipt is retrievable in a subsequent refund transaction upon ~~presentation~~ a

determination that ~~of~~ third biometric data presented by ~~from said~~ a user, ~~said refund transaction~~

~~being completed~~ matches one of a plurality of authorizing biometric data in said database,

wherein said plurality of authorizing biometric data represents registered biometric data for one

or more users that are authorized to receive a refund, ~~using~~ wherein said electronic transaction

receipt is used as proof of said financial transaction.

Claim 24 (original) The method of claim 23, wherein said storing occurs automatically in

accordance with system operator preferences.

Claim 25 (original) The method of claim 23, further comprising sending a purchase transaction

approval request that includes information related to said financial transaction.

Claims 26-32 (canceled).

Claim 33 (currently amended) A method for processing a refund transaction for one or more

transaction items, wherein transaction information for the one or more transaction items is stored

as an electronic transaction receipt in a database, the method comprising:

a.   receiving a refund transaction request, said refund transaction request including at

least a user biometric sample;

b.   determining whether said user biometric sample matches biometric data in an

identified set of authorizing biometric data in the database, wherein said identified set of

authorizing biometric data represents registered biometric data for one or more users that are

authorized to receive a refund for the one or more transaction items~~locating a user record associated with said user biometric sample~~;

     c.   initiating a refund transaction based on <u>the</u> previously stored <u>electronic</u> transaction receipt ~~information that is associated with said user record~~ <u>if said user biometric sample matches biometric data in said identified set of authorizing biometric data</u>; and

     d.   storing, in ~~association with said user record~~ <u>the database,</u> ~~said~~ refund transaction information <u>reflecting completion of said refund transaction</u>.

Claim 34 (original) The method of claim 33, wherein said refund transaction request includes an item code identifying an item to be returned for credit.

Claim 35 (original) The method of claim 33, wherein said refund transaction request includes a plurality of item codes identifying a plurality of items to be returned for credit.

Claim 36 (original) The method of claim 33, wherein said refund transaction request includes information related to the condition of one or more returned items.

Claim 37 (currently amended) The method of claim 33, wherein said <u>authorizing comprises evaluating said</u> refund transaction request ~~is evaluated~~ according to refund transaction parameters.

Claim 38 (original) The method of claim 37, wherein said refund transaction parameters include one or more of the number of days since the date of the purchase transaction and the amount of the refund request.

Claim 39 (currently amended)   The method of claim 38, wherein if said refund transaction request does not meet said refund transaction parameters, a stored value account is associated with ~~said~~ <u>a</u> user record.

Claim 40 (original) The method of claim 39, wherein said refund transaction request is granted by means of crediting said stored value account.

Claim 41 (original) The method of claim 40, wherein said user authorizes use of the credit held in said stored value account for conducting financial transactions via biometric authorization.

Claim 42 (original) The method of claim 33, wherein the refund transaction request information includes information identifying a system operator supervising the refund transaction.

Claim 43 (original) The method of claim 42, wherein said refund transaction request is processed via financial account information stored in association with a system operator record.

Claim 44 (original) The method of claim 42, wherein the system operator identifying information includes one or more of a system operator password, a system operator identification code, and the device identification code of a system device associated with the system operator.

Claim 45 (original) The method of claim 42, wherein the system operator information is a biometric sample.

Claim 46 (original) The method of claim 45, wherein the system operator biometric sample is matched with a system operator biometric sample stored in the database.

Claim 47 (currently amended) The method of claim 33, wherein said refund transaction is processed via financial account information stored in association with said a user record.

Claim 48 (original) The method of claim 33, further comprising notifying said user via electronic communication when the refund transaction has been fully processed.

Claims 49-63 (canceled)

Claim 64 (new) The method of claim 1, wherein said determining occurs at said database.

Claim 65 (new) The method of claim 1, wherein said determining occurs at said transaction station.

Claim 66 (new) The method of claim 23, wherein said plurality of authorizing biometric data is identified by an identification code.

Claim 67 (new) The method of claim 33, wherein said determining occurs at the database.

Claim 68 (new) The method of claim 33, wherein said determining occurs at a transaction station.

Claim 69 (new) The method of claim 33, wherein said identified set of authorizing biometric data is identified by an identification code.